

Information to identify the case:

Debtor 1	Patrick James McBride		Social Security number or ITIN xxx-xx-8451	
	First Name	Middle Name	Last Name	EIN
Debtor 2 (Spouse, if filing)			Social Security number or ITIN _____	
	First Name	Middle Name	Last Name	EIN
United States Bankruptcy Court	District of New Jersey			
Case number:	17-21832-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patrick James McBride

9/22/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Patrick James McBride
 Debtor

Case No. 17-21832-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 35

Date Rcvd: Sep 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2017.

db +Patrick James McBride, 145 Schooner Avenue, Barnegat, NJ 08005-1630
 aty +Donald V Feeley, 39 Hilliards Bridge Road, Southampton, NJ 08088-8803
 cr +M&T Bank, 475 Crosspoint, Getzville, NY 14068-1609
 516873563 +Amex, c/o Northland Group, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
 516873565 +Bank Of America, c/o Frederic Weinberg & Assoc., 1200 Laurel Oak Road, Suite 104, Voorhees, NJ 08043-4317
 516873573 +Discover Financial, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516873576 M&T Credit Services, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn, Williamsville, NY 14221
 516873579 +NJ Dept of Corrections, 1300 Stuyvesant Ave., Trenton, NJ 08618-3447
 516873578 +New Century Financial, c/o Pressler & Pressler, L.L.P., 7 Entin Road, Parsippany, NJ 07054-5020
 516873577 +New Century Financial, c/o Fein Such Kahn & Shepard, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
 516873580 +Ocean County Dept of Corrections, 120 Hooper Ave, Toms River, NJ 08753-7606
 516873581 +Office of the Public Defender, State of New Jersey, P. O. Box 650, Trenton, NJ 08625-0650
 516873582 +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535
 516873584 +State of New Jersey, Dept of Labor & Workforce, P.O. Box 951, Trenton, NJ 08625-0951
 516873583 +State of New Jersey, Office of the Public Defender, P.O. Box 036, Trenton, NJ 08625-0036
 516873585 +State of New Jersey, Administrative Office of The Courts - Pr, Probation Services Division, 171 Jersey St, Trenton, NJ 08611-2400
 516873586 +Syncb/Care Credit/Midland, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516873588 +Synchrony Bank / Care Credit, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516873590 +Vanguard Financial, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 22 2017 22:40:52 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 22 2017 22:40:47 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516873564 +EDI: AMEREXPR.COM Sep 22 2017 22:28:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 516873562 +EDI: AMEREXPR.COM Sep 22 2017 22:28:00 Amex, c/o Jaffe & Asher LLP, 600 Third Avenue, New York, NY 10016-1901
 516873566 +EDI: BANKAMER.COM Sep 22 2017 22:28:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
 516873568 EDI: CAPITALONE.COM Sep 22 2017 22:28:00 Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884
 516873567 +EDI: PRA.COM Sep 22 2017 22:28:00 Capital One Bank, c/o Portfolio Recovery Assoc, P.O. Box 12914, Norfolk, VA 23541-0914
 516873569 EDI: RMSC.COM Sep 22 2017 22:28:00 Care Credit, GE Money Bank, P.O. Box 960061, Orlando, FL 32896-0061
 516873570 +E-mail/Text: kzoepf@credit-control.com Sep 22 2017 22:40:53 Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430
 516873571 +EDI: CHASE.COM Sep 22 2017 22:28:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 516873572 +EDI: CITICORP.COM Sep 22 2017 22:28:00 Citi, P. O. Box 6241, Sioux Falls, SD 57117-6241
 516873574 +EDI: DISCOVER.COM Sep 22 2017 22:28:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
 516873575 +EDI: CBSKOHLS.COM Sep 22 2017 22:28:00 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
 516873587 +EDI: MID8.COM Sep 22 2017 22:28:00 Synchrony Bank, c/o Midland Funding, Po Box 939069, San Diego, CA 92193-9069
 516875452 +EDI: RMSC.COM Sep 22 2017 22:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 516873589 +EDI: TDBANKNORTH.COM Sep 22 2017 22:28:00 TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04240-7799

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 35

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Gregory L. Van Dyck on behalf of Plaintiff NJ Department of Labor and Workforce Development,
Division of Unemployment and Disability Insurance Gregory.VanDyck@dol.lps.state.nj.us

Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com

Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Debtor Patrick James McBride bkwliver@aol.com,
r59915@notify.bestcase.com

TOTAL: 6